UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MASSACHUSETTS

Bella Vodovozova,

Plaintiff,

v.

Civil Action No. 1:10-cv-10875

BAC Home Loans Servicing, L.P., d/b/a Bank of America Home Loans,

Defendant.

STIPULATION OF DISMISSAL WITH PREJUDICE

Plaintiff Bella Vodovozova ("Plaintiff") and Defendant Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP, hereby jointly stipulate to the dismissal of Plaintiff's First Amended Complaint and above-captioned action in its entirety with prejudice, without costs and fees, and waiving all rights of appeal.

Case 1:10-cv-10875-NMG Document 24 Filed 07/14/11 Page 2 of 2

Respectfully submitted, Respectfully submitted,

Plaintiff Defendant

BELLA VODOVOZOVA BANK OF AMERICA, N.A., successor by

merger to BAC HOME LOANS SERVICING,

LP

By her attorney, By its attorneys,

/s/ Josef A. Culik /s/ Joshua M. Daniels

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Dated: July 14, 2011 Dated: July 14, 2011

CERTIFICATE OF SERVICE

I, Joshua M. Daniels, hereby certify that this document filed through the ECF system will be sent electronically to the registered participants as identified on the Notice of Electronic Filing (NEF), and that paper copies will be sent to those indicated as non-registered participants on July 14, 2011.

/s/ Joshua M. Daniels

Joshua M. Daniels